

IN THE SPECIFICATION

Please replace the Abstract with the following:

Systems and methods are presented for managing a plurality of data sets on a financial transaction instrument configured to facilitate performing a financial transaction. A first data set owner and a second data set owner are enrolled in a multiple account management program. A first data set owned by a first data set owner and of a first format is added to a database on the financial transaction instrument. A second data set of a second format is added to the database. The second data set is owned by a second data set owner, distinct from the first data set owner, and the second format is different from the first format. A condition header identifying a status condition is added to at least one of the first and second data sets. At least one of the first and second data sets is modified in the database.